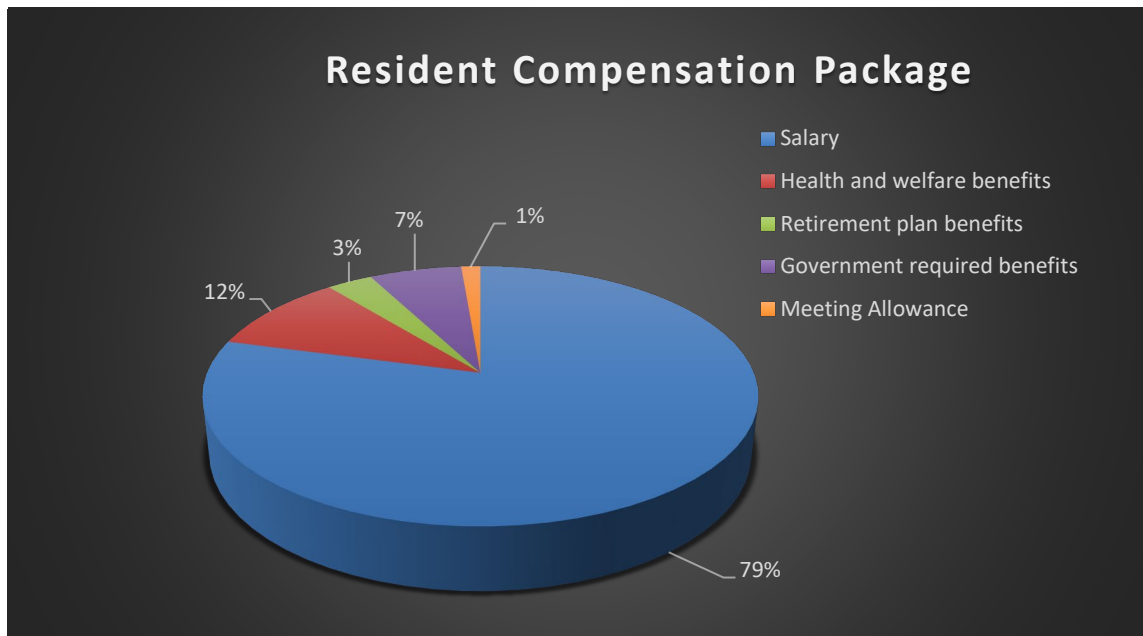


GUNDERSEN MEDICAL FOUNDATION

2025-2026 INTERNAL MEDICINE RESIDENT STIPENDS AND BENEFITS

*Any conflict between statements made in this benefit summary and the plan documents shall be governed by the applicable plan documents. **Gundersen Medical Foundation (GMF) may find it necessary to add, modify or change any or all benefits or premium contributions stated herein.***

Resident Compensation Package



Salary

R1	\$73,564.93
R2	\$75,302.68
R3	\$77,619.69

Total Rewards Program

Our people demonstrate their dedication to our patients, communities and organization every day. One way of showing our commitment to you – our greatest resource – is through Emplify Health by Gundersen’s Total Rewards program. Please review this guide for detailed information regarding our comprehensive benefits.

Medical insurance

GMF pays the full cost of your medical premium. Please review the Total Rewards guide for details on the 2 plans offered by Emplify Health by Gundersen. Coverage begins on your date of hire.

Worksite Benefit Plans

GMF pays the full cost of the three supplemental plans (Hospital Insurance, Critical Illness Insurance, and Accident Insurance). Single or family coverage is available. Please review the Total Rewards guide for details on the 3 supplemental plans offered by Emplify Health by Gundersen. Coverage begins on your date of hire.

Dental insurance

Single or family coverage is available (monthly premiums apply). Two plans available (please review Total Rewards Guide), each plan pays 100% of preventative services including routine exams and x-rays. Coverage begins on date of hire.

Employee discounts

Each resident, spouse, and any dependent children under the age of 18 receive a 20% to 30% discount on all non-insurance covered services at Emplify Health by Gundersen. Examples of services include refractive eye surgery, optometry services such as eye wear (including prescription eyeglasses and contacts), cosmetic surgery, hearing aid, and dentures. (Please note: This list is not all-inclusive. Please check with the Revenue Cycle Department for specific details.)

Retirement Plan – Salary Deferral 401(K)

Eligibility: Employees age 21 or older who work 40 hours or more in a two-week pay period, i.e. must be in position scheduled to work 1,000 hours per year (.5 FTE). Entrance into the plan begins 1st of the month following date of hire. Thereafter, employees can enroll at any time. Employees may make personal pre-tax or Roth after-tax contributions to the plan.

We match 100% on the first 3% you contribute and \$.50 for each dollar up to the next 2% you contribute, for a maximum contribution of 4%.

You contribute	We contribute
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%

The matching contribution is made after each pay period. You may elect to contribute more than 5%. By law, the voluntary contribution is limited to a maximum of \$23,500 for persons under age 50. You are immediately 100% vested in your voluntary contributions and our matching contributions. Coverage begins the 1st of the month following date of hire. Additional information can be found in the Total Rewards Guide.

Disability Insurance

Short-term disability (STD) coverage is paid by GMF. If you are unable to work for more than 14 consecutive days, STD provides a 60% weekly benefit up to \$2,500 per week for up to 75 days. Your cost for STD coverage depends on your basic annual earnings. Coverage begins on date of hire.

Long-term disability coverage is paid by GMF. If you become disabled, benefits of up to 60% of monthly salary, up to \$15,000, begin after a 90-day waiting period. Coverage begins on date of hire.

Group life and supplemental insurance

GMF pays coverage of 2x times annual salary to a maximum of \$250,000. (This benefit is provided at no cost to you except for imputed income tax). You may purchase supplemental life insurance up to a maximum of five times your salary at rates in accordance with your age bracket. You may also purchase supplemental life insurance for your spouse and qualifying dependent children. Premiums for all supplemental policies are paid through after-tax payroll deductions. Coverage begins 1st of month after hire date.

Professional liability insurance

Residents/fellows are insured for professional liability under our insurance program. This coverage is currently obtained by utilizing the services of CNA Financial Corporation and its principal subsidiary, Continental Casualty Companies. Coverage is provided on a claims-made basis with limits of \$1,000,000/\$3,000,000. GMF will, at its expense, obtain any needed extended reporting endorsement liability insurance ("tail coverage") for services provided on behalf of GMF. Excess coverage in an unlimited amount is provided by law by the Wisconsin Injured Patients and Families Compensation Fund. The GMF pays all required premiums and fund contributions for this coverage on behalf of its residents/fellows.

Worker's Compensation

Each resident is covered under Worker's Compensation and normal laws apply.

Wellness Fund

Each resident will receive a one-time payment of \$500 at the start of the academic year to be used toward wellness activities and products. Wellness activities and products are determined by the resident. Some examples of wellness activities and products may include, but are not limited to fitness/gym memberships, fitness equipment, and personal development. It is the responsibility of the resident to manage their wellness fund expenses.

Educational Fund

Each resident will receive a one-time payment at the start of the academic year to be used for educational expenses. First year residents will receive \$1,000, second year residents receive \$1,600, third year residents receive \$1,800, and fourth year residents receive \$2,000 for educational fund expenses. Some examples of educational expenses may include, but are not limited to meeting, educational butterfly ultrasound, iPad, books, online educational material, and board examinations. It is the responsibility of the resident to manage their educational fund expenses.

Wellness Time

Four (4) half days will be permitted throughout the academic year to attend to personal wellness. All wellness time must have prior approval by the program director. (See your specific program handbook for additional details).

Time Away from Training

Time away from training includes a maximum of fifteen (15) workdays, which may be taken throughout the academic year. All time away from training must have prior approval by the program director. (See your specific program handbook for additional details).

Meeting Time/Allowance

Each resident may receive up to (5) five working days for educational experiences per academic year for the general purpose of maintaining, continuing, or enhancing their education, training, or skill level, within their field of expertise. (See your specific program handbook for additional details.)

Total Time Away from Training

Additional time away from training beyond the maximum fifteen (15) workdays, wellness time, and meeting time will be per discussion and approval by the program director and review of guidelines of the applicable board certifying body.

Housing

Emplify Health by Gundersen offers two, on-campus, housing complex options, based on availability.

West Housing Complex

Fifty townhomes are located on the medical center grounds. Rent for these townhomes is \$965 per month. All utilities including heat, electricity, water, and high-speed internet are paid for by the medical center. The townhomes are unfurnished. Each townhome has a living room, dining room, kitchen, laundry area with individual washers and dryers, two bedrooms, full bathroom, and study/den. All are individually heated and air-conditioned. Garden space is also available.

Pet policy (pets allowed in West Housing Complex only)

- **ONLY cats and dogs are allowed**
- Quantity limitations:
 - One dog
 - Two cats
 - One cat and one dog
- All pets must be indoor pets and leashed when outside
- Size – dogs must be less than 75 pounds
- There will be an increase of \$60 for a security deposit amount for pet owners
- There will be an increase \$60 per month for pet owners
- Pets will NOT be allowed in East Housing Complex

East Housing Complex

Twenty-four townhomes are located near the East and Founder's Buildings. Rent for these townhomes is \$1165 per month. All utilities including heat, electricity, water, and high-speed internet are paid for by the medical center. The townhomes are unfurnished. Each townhome has a living room, dining room, kitchen, laundry area with individual washers and dryers, two bedrooms, one full bathroom, and one half bath. All are individually heated and air-conditioned. There is no garden space at this site but, gardening is available in the West Housing Complex. **Pets are not allowed in the East Housing Complex.**

We realize that people may choose to live off campus for a variety of reasons, including family size, pets, and the desire to own a home.

Additional Benefits

Child Care

Children of residents are eligible to attend a child-care center on the medical center grounds, provided openings are available.

Credit Union

Residents are eligible to use the Gundersen Credit Union.

Licensure

Your Resident Educational License (REL), State of Wisconsin license, and DEA registration fees are 100% paid for by GMF.

Meals

Residents that take call are provided a \$1,800 meal stipend for the academic year.

Laboratory Coats

Laboratory coats are provided, laundered, and repaired on a regular basis at no cost to you.

Health Sciences Library

We have a Health Sciences Library. The library's collection contains approximately 2600 online journal titles and 3,200 textbooks. Electronic resources, including ClinicalKey, AccessMedicine, and UpToDate, are available via our intranet. You have 24/7/365 access to the main library area by use of your identification badge.

Parking

If living off campus, parking is available at no charge in one of the immediate physician lots.

Sleeping Rooms

There are designated call rooms in the Heritage Building available for your use when you are on call.

Exercise Facility

The My Health Room located at the La Crosse and Onalaska campus is a fully equipped fitness facility offering a wide variety of cardiovascular and weightlifting equipment. All employees may use the facility at no cost.

P.E.E.R. Coaching:

Each resident/fellow has access to our P.E.E.R Coaching program. This individualized, confidential coaching experience is an opportunity to increase your fulfillment, satisfaction, and well-being in your career and personal life. This program is designed for you to explore your purpose in life, engage in personal growth, strive for excellence in designing an intentional life, and develop resolve to set and accomplish your goals. In working with one of our internal physician coaches, who are specifically trained to coach medical personnel, you will identify and focus on your priorities and be supported to live your best life at work and at home. There are short-term and comprehensive coaching programs available to residents. Discussions can focus on specific issues such as communication challenges, conflict resolution, workflow to more in-depth discussions focusing on values and set goals, your purpose and vision, and creating a map for your future.